

Guidance on Address Verification for Intermediaries

We are required by our regulators to verify clients' address details according to the following criteria:

Acceptable documentation for verification of address

In order to verify your address, we may only accept certain types of documentation. These items must be either an original or a certified copy of one of the documents listed in Appendix A. If you submit a certified copy of a document, it is essential that you have first seen the document in its original form. Documents faxed to you from the applicant should not be certified as a true copy of the original document. The IPA does not permit us to take a 'benefit of the doubt' approach. The copy document must also be certified in the correct manner (see Certification of copy documents below). In addition:

- The document must be issued in the name of the applicant and show the same residential address as stated on the application form
- The document must show a date that is within three months of the date the application is made to Unilife.

Certification of copy documents

Where you intend to submit a copy of an original document provided to you, you must print or stamp the following statement on the document:

Certified true copy

Name: (your printed name)
Signature: (your signature)

Date: (dd/mm/yyyy, the date you have certified the copy document)

An example is given in Appendix B.

Translation of documents not written in English

Where a document submitted for address verification is not written in English, please explain on the document:

- a) The nature of the document.
- b) Indicate where the applicant's name and address is printed.
- c) You should also write a statement onto the document to the effect that:

I certify this to be a true copy of the original document, which I have seen in its original form, and that the address on this document is a true reflection of the address written, in English, on the application form.

Name: (your printed name)
Signature: (your signature)

Date: (dd/mm/yyyy, the date you have certified the copy document)

Who can certify a copy of an original document?

 A Regulated Introducer, or authorised employee of a Regulated Introducer

A Regulated Introducer is an Introducer in relation to which a regulatory authority exercises regulatory functions. The Introducer is based or incorporated in or formed under the law of a country that falls under Financial Action Task Force (FATF) jurisdiction.

A Notary Public

A Notary Public is a public officer appointed under authority of state law with power to administer oaths, certify affidavits, take acknowledgements and take depositions or testimony.





Acceptable documents

- A bill from any of the following categories:
 - Utility (gas, electricity, water, sewers). These are required in any dwelling and for which the owner must pay.
 - Rates or council tax bill.
 - Telephone. Note: If a telephone bill is submitted, it must be clear that this is for a landline connected to the residence.

Note: mobile telephone, cable TV bills and internet service provider's bills are not acceptable.

An entry in a local, published telephone directory.

Note: A directory enquiry printed from the internet is not acceptable.

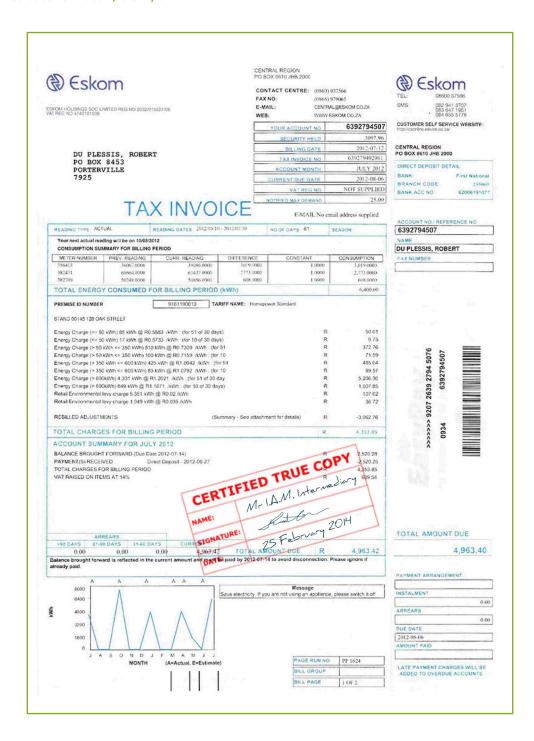
- An extract from the official register of electors.
- A current driving licence.
- A state pension book, benefit book or other government produced document showing benefit entitlement.
- A tax assessment document.
- An account statement from a bank. It must be clearly printed on the document that this is a bank statement and make reference to an account in the name of the applicant.

Note: Statements featuring a 'care of' or PO Box address are not acceptable. Bank credit cards and non-bank cards such as store cards and loyalty/points cards are not acceptable. Printed copies are not acceptable.

- · A proof of ownership or rental of the residential address.
- Proof of payment for a PO Box service. This applies where the PO Box address is also shown on the application and is the correspondence address of the applicant, and provided the document also shows the residential address
- A mortgage statement.
- A letter from the employer of the applicant confirming the residential address. Where the applicant has accompanied a partner or spouse on a work assignment or contract, and they are also an applicant, an employer may confirm the address of a non-employee where a relationship is detailed.
- A letter from a bank, which is resident and regulated in a Financial Action Task Force (FAFT) jurisdiction with whom the applicant has an account. This must confirm the current residential address of the individual.
- A letter from an officer or representative of a residential home, care
 or nursing facility confirming that such address is the current residential
 address of the applicant.
- A utility bill sent to a PO Box or 'care of' address which references the residential address of the individual.



An example of a certified document: a sample utility bill.



If you require any further details, please ask your financial adviser.

Alternatively you can contact your nearest Unilife office, details of which are available on our website, or get in touch using our email address:

info@ses-zambia.com